EXPO 2020 DUBAI UAE

INSURANCE
GUIDE

Preface

Participants have a pivotal role in the successful delivery of Expo 2020 Dubai. 'Success,' in such context, refers to the management of seamless operations of the Expo event. While insurance may not directly safeguard the Organiser and its workforce, participants, visitors, and other third parties from accidents, incidents, and subsequent disruptions, it is a critical source of indemnification for losses that may materialise before, during, and after the Expo event. Insurance also plays a key role in the mitigation of risks and safeguarding the interest of people and businesses.

The Organiser has developed this Insurance Guide to provide the participants with the necessary information on the specific requirements and considerations when arranging insurances required by the Organiser and the Government of the United Arab Emirates (UAE) to ensure a smooth journey. This document is specifically developed for participants who will build their own pavilion or who will rent a pavilion. Information on insurance arrangements for Assisted Pavilions will be shared directly with the respective participant.

This Insurance Guide builds on the information shared in Section 1.5.1 of the Self-Build Pavilions Delivery Guide and the Rented Pavilions Guide, and needs to be read in conjunction with Special Regulation No. 8.

The content of this Insurance Guide is outlined in the accompanying table.

Chapter	Content
Chapter 1 Introduction	High-level insurance requirements and other key considerations in planning and managing insurances
Chapter 2 Construction Insurance including Third-Party Liability Insurance	Insurance requirements for design, construction, installation, extension, decommissioning, and removal works on the Expo site
Chapter 3 Marine/Goods in Transit Insurance	Insurance requirements related to the transportation of property and goods from country of origin to the Expo site
Chapter 4 Property Insurance	Insurance requirements for property on the Expo site
Chapter 5 Operational Public and Product Liability Insurance	Insurance requirements for legal liabilities to third parties throughout the conduct of operations
Chapter 6 Insurances Required by Law	Insurances required by the UAE law
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Participants must bear all costs associated with the administration and settlement of their claims.

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The Organiser will not arrange any Event Cancellation Insurance for the Expo event. Participants should consider the need for such insurance according to their own requirements.

Throughout this document, two criteria for compliance — controls and guides — have been established to provide the participants with the necessary information on the requirements and considerations when arranging insurances.

Controls are 'must' statements that establish the mandatory insurance requirements which participants need to comply with in order to meet the aspirations of Expo 2020 Dubai.

Guides are 'can' or 'should' statements that describe suggestions or recommendations that meet the specified goals and objectives of Expo 2020 Dubai.

Each control and guide is assigned a unique alphanumeric code. The first character of the code identifies if the statement is a control (C) or a guide (G). The numeric character identifies the sequential order of the control or guide. For example, in the accompanying figure, C-39 is a control while G-02 is a guide.

The controls and guides will facilitate the Organiser in assessing the participants' compliance with Expo 2020 Dubai's requirements on insurances. These will also provide guidance to participants in:

- Arranging and managing insurances
- Ensuring that their insurance policies comply with the requirements of the Organiser and the laws of the UAE
- Communicating their insurance coverage requirements to their preferred insurers

Acronyms, Abbreviations, Units, and Definitions

Acronyms and Abbreviations

Acronym/Abbreviation	Expansion
BIE	Bureau International des Expositions
OCIP	Owner-Controlled Insurance Programme
TPL	Third-Party Liability
UAE	United Arab Emirates

Units

Unit	Expansion
AED	United Arab Emirates Dirham

Definitions

Term	Definition
A.M. Best	An independent credit rating agency focused on the worldwide insurance industry.
Accident	An unforeseen and unplanned event, typically resulting in damage or injury.
Aviation Liability Insurance	Insurance that provides coverage for hull losses, passenger injury liabilities, and environmental and third-party damage caused by aircraft accidents.
Compensation	A monetary benefit paid by an insurer as an equivalent for loss, injury, or damage incurred to the insured or other third parties.
Comprehensive Automobile Liability Insurance	Insurance that provides coverage against damage caused by events such as theft, vandalism, or hail, which are not collision-related.
Comprehensive Machinery Insurance	Insurance that provides protection against property damage and loss of profits for an entire plant and machinery in operation.
Construction Insurance including Third-Party Liability Insurance	Insurance that provides protection against losses or damages in respect of contract works at a construction site, and third-party claims arising in connection with the construction of a project.
Convention	The Paris Convention of 22 November 1928 relating to international exhibitions as amended and supplemented.
Cyber Insurance	Insurance that provides coverage against losses resulting from data breach or loss of electronically stored confidential information.
Debris	Scattered pieces of remains from something that has been destroyed or broken down.
Decommissioning and Removal Works	Deconstruction and removal activities of building components for re-use, re-purposing, or recycling.
Deductible	The amount of insurance claim payable by an insured party as detailed within an insurance policy.
Electronic Equipment Insurance	Insurance that covers electronic equipment against any unforeseen or sudden physical loss or damage.
Event Cancellation Insurance	Insurance that protects event-related revenue and expenses against cancellation due to uncontrollable circumstances.

Definitions

Term	Definition
Expo 2020 Dubai®	The international registered exhibition that will be held in Dubai, United Arab Emirates in 20 October 2020; also referred to as 'Expo 2020,' 'Expo,' 'Dubai Expo 2020, 'Expo Dubai 2020,' or 'Expo event.'
Expo Commissioner General	The Commissioner General of Expo 2020 Dubai appointed in accordance with Article 12 of the Convention.
Expo Site	The gated site on which Expo 2020 Dubai will be hosted; also referred to as 'site.'
General Regulations	The general regulations of Expo 2020 Dubai, included in Chapter 9 of the Registration Document as approved by the Bureau International des Expositions (BIE) General Assembly.
Incident	An event in which injury or ill health occurred, or could have occurred.
Insurance Premium	Financial cost of obtaining insurance cover, paid as a lump sum or in installments during the duration of the policy.
Insurer	A party who agrees to compensate people, companies, or other organisations for specific financial losses through the issuance of insurance policies.
Marine Operations Liability Insurance	Insurance that protects against loss or damage to vessels, equipment, and cargo as well as third-party injuries.
Marine/Goods in Transit Insurance	Insurance that provides coverage for property and goods against loss or damage while in transit by air, ocean, or road.
Medical Insurance	Insurance that provides protection to an individual against financial loss for costs incurred due to sickness or injury.
Money Insurance	Insurance that provides protection against loss of money due to an act of fraud or dishonesty committed by employees.
Motor Vehicle Insurance	Insurance that provides coverage for liabilities against vehicle damage or injuries to passengers, pedestrians, or other drivers.
Natural Disaster	An event that is caused by natural forces, such as storm or earthquake, where great damage and, sometimes, loss of life occurs.
OCIP Guidebook	A document that outlines the coverage provided by the Organiser's Owner-Controlled Insurance Programme (OCIP) policy including the claims management process.
OCIP Project Declaration and Endorsement Manual	A document that outlines the activities, timelines, and approvals required to manage the Organiser's OCIP policy.
One-Stop Shop	The virtual and physical entity that has been set up as a single body to process and respond to all submissions and requests from participants through a single window (the Participant Portal). The One-Stop Shop is integrated with statutory authorities and will facilitate all participants' interactions from initiation through to decommissioning.
Operational Public and Product Liability Insurance	Insurance that provides coverage for legal liabilities against personal injury and/or property damage to third parties.
Organiser	Bureau Expo Dubai 2020, established by the virtue of Decree No. 30 of 2014 issued on 25 June 2014 to administer the organisation and delivery of Expo 2020 Dubai.
Participant Portal	A web-based portal that facilitates communication between the participants and the One-Stop Shop.

Definitions

Term	Definition
Participants	Countries and multilateral organisations who have received and accepted the official invitation from the Government of the United Arab Emirates, and those parties who have been authorised by the Expo Commissioner General to participate in Expo 2020 Dubai.
Pavilion Possession	The process by which the Organiser hands over the pavilion to participant to commence construction.
Pavilion Repossession	The process by which the participant hands back the pavilion to the Organiser after completing their decommissioning and removal activities.
Plot Possession	The process by which the Organiser hands over the plot to participants before mobilising to their plot.
Plot Repossession	The process by which the participant hands back the plot to the Organiser after the completion of the decommissioning and removal activities.
Professional Indemnity	Insurance that covers organisations or individuals against alleged breach of their professional services.
Property Insurance	Insurance that provides protection for physical property and equipment against loss or damage from theft, fire, or other perils.
Registration Document	The registration document submitted to the BIE General Assembly as approved in the 158th General Assembly.
Reinstatement Value	The cost to demolish and rebuild a lost or damaged property.
Replacement Value	The cost to replace a lost or damaged property.
Section Commissioner General	The Section Commissioner General of a participant appointed in accordance with Article 13 of the Convention.
Special Event Insurance	Insurance that protects event-related revenue and expenses against cancellation due to uncontrollable circumstances.
Special Regulations	The Special Regulations listed in Article 34 of the General Regulations.
Specie (Fine Arts) Insurance	Insurance that covers loss or damage to fine arts, specie, and similar types of moveable property while not in transit.
Standard & Poor	An independent credit rating agency.
Third Party	Any party that is indirectly involved but is not a principal party to an arrangement, contract, deal, or transaction.
Third-Party Liability Insurance	Insurance that provides cover for liability due to bodily injury or property damage in the event of a legal claim brought by members of the public.
Travel Insurance	Insurance that covers expenses and losses incurred while travelling.
Waiver of Subrogation	A contractual provision where one party agrees to limit the rights of its own insurer.
Workers' Compensation and Employer's Liability Insurance	Insurance that helps protect businesses against death, bodily injury, and illness of an employee arising out of work-related exposures.
Working Days	All official business days of the week, excluding public holidays and weekends. In the UAE, the official business days are from Sunday to Thursday. All Fridays and Saturdays are considered weekends.


INSURANCE

1 Introduction

Expo 2020 Dubai is committed to protecting the participants, visitors, and other third parties from adverse circumstances that may arise at the site before, during, and after the conclusion of the Expo event.

The Organiser recognises the importance of protecting the participants from risks as they embark on their journey to Expo 2020 Dubai. Insurance serves as a tool to reduce the cost and effect of unforeseen losses arising from risks, and to safeguard the participants against legal liabilities and extended vulnerability.

This chapter details the compulsory insurances that participants need to arrange before commencing each step of their journey, the assistance that will be offered by the Organiser, and the general requirements that participants need to comply with when arranging insurance.

1.1 Compulsory Insurances

In compliance with the laws of the United Arab Emirates (UAE), the General Regulations of Expo 2020 Dubai, and Special Regulation No. 8, participants are required to possess the insurances in Figure 1.1 in order to operate and conduct activities on the Expo site.

Detailed information on each type of insurance is provided in Chapter 2 to Chapter 6.

1.2 Assistance from the Organiser

Committed to delivering smart and efficient services, the Organiser has set up the One-Stop Shop to provide end-to-end support to participants. The One-Stop Shop will offer the following insurance-related services to the participants:

› Facilitation and management of Organiser-arranged insurances

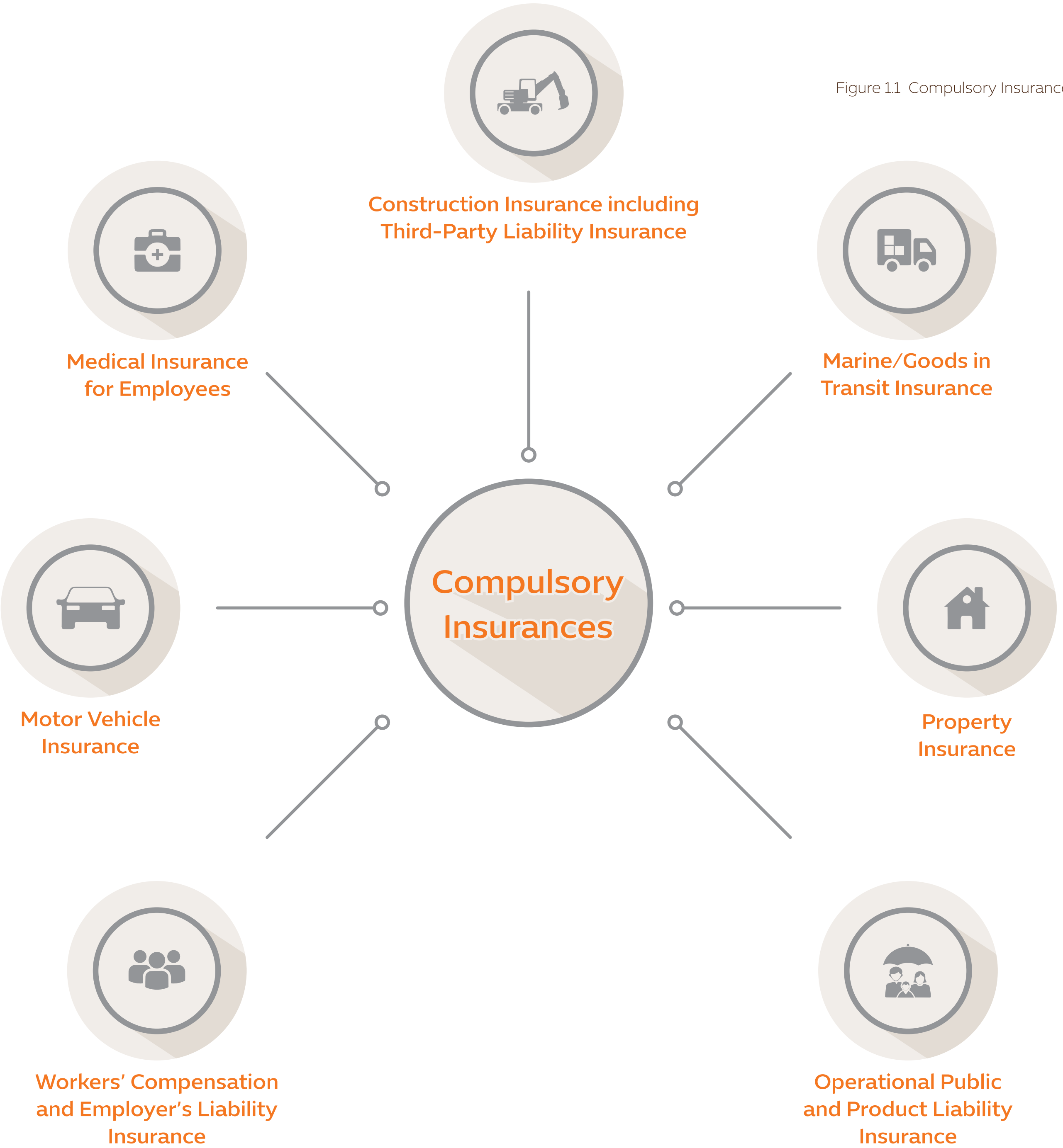
› Review of participant-arranged insurances

› Support for and response to technical queries on insurance

C-01 Participants who wish to seek the Organiser's assistance when arranging insurance must submit a request through the One-Stop Shop via the Participant Portal. The Organiser will provide feedback within 5 working days.

All submissions to and requests for assistance from the Organiser regarding insurance will be done through the One-Stop Shop on the Participant Portal.

Figure 1.1 Compulsory Insurances

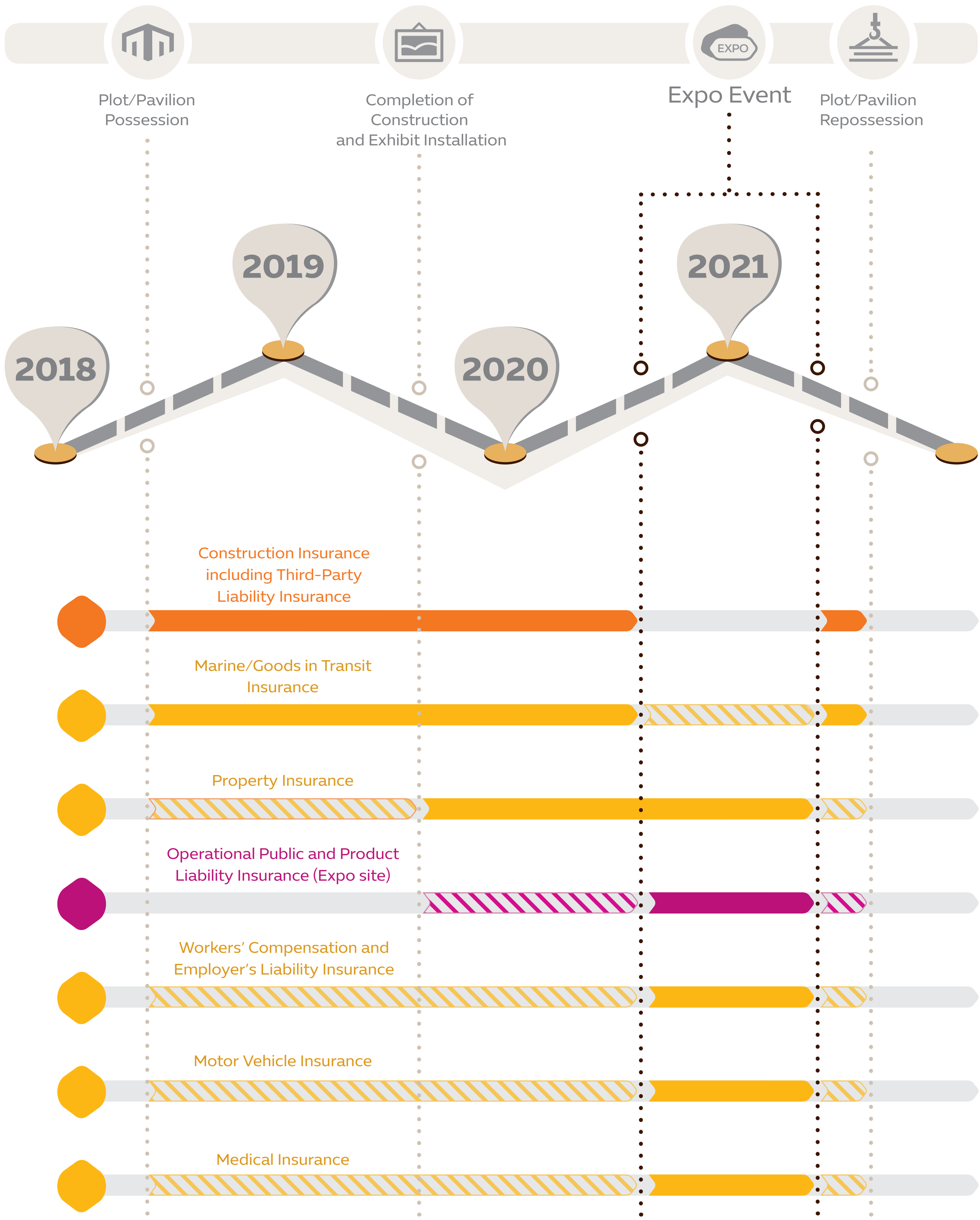


1.3 Participants' Journey

Participants will embark on a journey to build or rent, operate, and decommission their pavilions on the Expo site. These pavilions will represent the participants' identity, ambitions, national pride, and culture. The Organiser recognises that participants may be exposed to different types and levels of risk in each phase of their journey.

Figure 1.2 illustrates the insurance requirements for each step of the participants' journey to Expo 2020 Dubai. Requirements for the procurement timelines of insurances will vary with the commencement and/or completion timeline of each phase. In addition, Figure 1.2 distinguishes between the insurances that will be arranged by the participants and the Organiser. Insurances negotiated by the Organiser will be sought at competitive rates. The responsibility for the administration of such insurance will reside with the Organiser.

Figure 1.2 Insurance Schedule



Insurance arranged by the Organiser or the participants

Insurances arranged by the participants

Insurance arranged by the Organiser

Some insurances may need to be arranged in accordance with the commencement or completion of specific activities

Note: This figure is for illustration purposes only. Exact dates will vary based on the participants' schedules and activities.

1.4 General Requirements on Insurance

1.4.1 Selecting an Insurer

C-02 Participants must only engage with insurers that are registered with the UAE Insurance Authority.

The updated list of registered insurers as well as the relevant laws and regulations on insurance are published on the website of the UAE Insurance Authority:

http://ia.gov.ae/en

G-01 Participants should assess the financial stability of an insurer before arranging insurance with them. Insurers should have an A.M. Best or Standard & Poor's rating of A-, as a minimum, for them to qualify as financially stable.

To know the financial strength rating of an insurer, visit the website of the UAE Insurance Authority or the official website of the insurer.

1.4.2 Waivers of Compensation and Subrogation

C-03 Participants and the Organiser must mutually waive their right to claim compensation for any kind of damages which they may be entitled to against each other and their personnel, unless the damage is caused by wilful act or gross negligence. All insurance contracts arranged by the participants in relation to Expo 2020 Dubai must include this waiver of compensation. See Special Regulation No. 8.

C-04 Participants and the Organiser must ensure that their insurance includes a mutual waiver of subrogation.

1.4.3 Responsibilities of the Participants

C-05 When requested, participants must provide the Organiser with a Certificate of Insurance, for the insurance that they have arranged, within 5 working days of the receipt of such a request.

C-06 Participants who wish to arrange their own insurance are responsible for its premium costs. Participants must ensure that their insurance policy complies with their requirements and with the guidelines stipulated in this Insurance Guide. The Organiser will not accept responsibility for any insurance arranged by the participants.

C-07 If insurance is arranged by the Organiser on behalf of a participant, then the participant must pay an agreed proportion according to the computation factors (such as the sum insured of the participant) of the applicable premium, unless otherwise agreed in writing by the Organiser and the participant.

G-02 The Organiser will not arrange any Event Cancellation Insurance for the Expo event. Participants should consider the need for such insurance according to their own requirements.

Any exceptions to this Insurance Guide will only be allowed if agreed in writing by the Organiser and the participants.

2 Construction Insurance including Third-Party Liability Insurance

The Organiser recognises that construction of pavilions involves huge investments and manpower, and as such believes that appropriate insurance needs to be arranged for protection against personal injury and property damage on the Expo site.

Construction Insurance, including Third-Party Liability (TPL) Insurance, is designed to provide protection against losses or damages in respect of contract works at a construction site, and third-party claims arising in connection with the construction of a project. This chapter presents two options for participants in obtaining Construction Insurance, including TPL Insurance. The specific requirements on insurance coverage are also detailed in this chapter.

C-08 Participants must arrange Construction Insurance, including TPL Insurance, to provide coverage for all their design, construction, installation, extension, decommissioning, and removal works. Participants may arrange this insurance through their preferred insurer. Alternatively, participants may opt into the Organiser's Owner-Controlled Insurance Programme (OCIP) policy at their own cost as detailed in Section 2.4.

C-09 Participants must communicate their preferred option to the Organiser by submitting a completely filled out Construction Application Form on the Participant Portal before submitting their Plot Possession and Mobilisation Request or Pavilion Possession Request. If participants choose to opt into the Organiser's OCIP policy, then they must complete all arrangements to issue the Certificate of Insurance before access to plot or pavilion is granted. For further information on the process, refer to the OCIP Project Declaration and Endorsement Manual which is discussed in Section 2.4.1. On the other hand, if participants choose to arrange their own insurance, then they must provide the Organiser with a Certificate of Insurance through their preferred insurer as part of their Plot Possession and Mobilisation Request or Pavilion Possession Request. For further information on the plot possession and mobilisation process and the pavilion possession process, see Section 1.5.3 of the Self-Build Pavilions Delivery Guide and Section 1.5.2 of the Rented Pavilions Guide, respectively.

2.1 Insurance Coverage

C-10 Participants must ensure that their Construction Insurance, including TPL Insurance, provides coverage for all construction, installation, and maintenance risks resulting from planning, construction, extension, decommissioning, and removal works as well as coverage for materials kept under their supervision on the Expo site. The insurance policy must provide indemnity for any third-party injury and/or property damage caused by an accident resulting from construction activities conducted by the participant on the Expo site.

C-11 If participants or their authorised site representatives are engaged in any construction design or similar professional services, then they must arrange professional indemnity coverage for works not less than AED 18,375,000 for any one occurrence and in the aggregate.

Table 2.1 Coverage Period of Construction Insurance including TPL Insurance

Phase	Coverage Period	
	From	To
Construction Phase	Plot possession or pavilion possession	Building completion or fit-out work completion
Decommissioning and Removal Phase	Start of decommissioning and removal works	Plot repossession or pavilion repossession

2.2 Insured Parties

C-12 In addition to coverage for participants' design, construction, installation, extension, decommissioning, and removal works, the Construction Insurance, including TPL Insurance, must also provide coverage for the same works by the Organiser, and the contractors, subcontractors, consultants, project managers, programme managers, construction managers, third-party developers, architects, manufacturers, suppliers, and vendors, all of any tier and as a minimum, while carrying out physical work to deliver Expo 2020 Dubai.

2.3 Coverage Period

C-13 Construction Insurance, including TPL Insurance, must be in effect for the entire duration of all construction or fit-out activities on the Expo site. The insurance policy must be arranged in accordance with the coverage period for each phase highlighted in Table 2.1.

2.4 Coverage Options

2.4.1 Option 1: Organiser's Owner-Controlled Insurance Programme Policy

The Organiser's Owner-Controlled Insurance Programme (OCIP) is a tailored combination of Construction All Risks Insurance and Third-Party Liability Insurance, specifically designed for Expo 2020 Dubai. The Organiser's OCIP policy will insure the participants against accidents that may occur while undertaking construction, installation, extension, decommissioning, and removal works on the Expo site.

On confirmation of the intention to be included under the Organiser's OCIP policy, the Organiser will provide the participants with a copy of the OCIP Guidebook and the OCIP Project Declaration and Endorsement Manual to ensure that they clearly understand the contract work and third-party liability coverage of the policy as well as the project declaration process.

2.4.1.1 Insurance Coverage

Contract Works

The Organiser's OCIP policy includes coverage for permanent works, fit-outs, materials, and property used for or in connection with the participants' projects in the Expo site.

Third-Party Liability

The Organiser's OCIP policy provides coverage for legal liabilities arising from:

- Third-party personal injury
- Loss of, damage to, destruction of, or loss of use of a third-party's property
- Interference to a third-party's property or the enjoyment of its use by obstruction, stoppage of traffic, trespass, loss of amenities, nuisance, infringement of light or air, easement or quasi easement, interruption, denial of access, loss of trade, or other deprivations caused by an occurrence during the policy's period of coverage

2.4.1.2 Insured Amount

Contract Works

The amount insured for contract works under the Organiser's OCIP policy will be determined according to the full reinstatement value for each project package as detailed in the OCIP Guidebook. This excludes contractor plant and equipment, office spaces, and other temporary facilities that are not part of the works.

Third-Party Liability

The limit of liability for third parties, on each occurrence, under the Organiser's OCIP policy is:

AED 183,750,000

2.4.1.3 Extensions to the Insurance Coverage

The Organiser's OCIP policy will have extensions of coverage for the following:

- Debris removal: AED 50,000,000
- Professional fees: AED 20,000,000
- Automatic increase in contract price: 120%
- Expediting expenses: AED 50,000,000
- Inland transit, offsite storage, and temporary removal: AED 50,000,000
- Existing and surrounding property of the Organiser: AED 36,750,000

2.4.1.4 Deductible Structure

The Organiser's OCIP policy includes a deductible structure for contract works and third-party liability. Deductible may be referred to as the amount of insurance claim payable by an insured party.

C-14 Participants must pay the applicable deductible in the event of an insurance claim, under the Organiser's OCIP policy.

Contract Works

The deductible structure for contract works will be based on the insurable value of each contract. See Table 2.2.

Third-Party Liability

The deductible for any one occurrence of third-party property damage under the Organiser's OCIP policy is AED 25,000.

Table 2.2 Deductibles for Contract Works

Works Contract Value (at inception)	Deductible	
	For any one occurrence in relation to major perils*	For any one occurrence each and every other loss
Up to AED 50 million	AED 50,000	AED 25,000
Above AED 50 million but up to AED 250 million	AED 200,000	AED 100,000
Above AED 250 million but up to AED 750 million	AED 300,000	AED 150,000
Above AED 750 million but up to AED 1.5 billion	AED 400,000	AED 200,000
Above AED 1.5 billion	AED 500,000	AED 200,000

*Major perils: • Storm • Tempest • Flood • Water damage • Wet works • Earthquake • Subsidence and collapse • Hot testing and commissioning • Interim or initial operations • Defective materials workmanship design plan or specification • The Organiser's surrounding property • During the maintenance period

2.4.1.5 Exclusions to the Organiser's OCIP Policy

Contract Works

In addition to standard insurance market exclusions, the following losses, liabilities, damages, expenses, and shortages are not covered under the Organiser's OCIP policy:

- Losses or damages incurred to the construction plant, tools, equipment, vehicles, offices, or temporary facilities of the participants' contractors
- Losses or expenses incurred to the insured property due to natural wear and tear, inherent or latent defects, substantial change, spontaneous combustion, spontaneous heating, oxidation, rust, toxic mould, leakage, damage by rats and vermin, atmospheric change (climate or temperature), change in normal water level, or any other gradual changes
- Losses or expenses incurred to the insured property due to defects of raw materials, improper techniques, or design errors
- Shortages discovered at the inventory check
- Losses or damages incurred to vehicles, ships, or airplanes that are under the licence of public transportation operation, or are already covered under other insurance policies
- Losses or damages incurred to personal effects and tools
- Losses or expenses arising from war, warlike operations, hostilities, armed conflicts, terrorism, conspiracy insurrection, strike, riot, or civil commotion
- Professional indemnity coverage for works related to construction design or similar professional services

Third-Party Liability

The following third-party liabilities, losses, and payments are not covered under the Organiser's OCIP policy:

- Liabilities incurred to participants' employees
- Losses incurred to property that is owned, kept, or controlled by a participant
- Liabilities caused by a motor vehicle that is owned, possessed, or used by a participant
- Liabilities caused by aircraft or waterborne vehicles
- Losses caused by asbestos, silica, electromagnetic wave, transgenic products, or toxic mould
- Liabilities caused by pollution of atmosphere, land, or water, and any other non-radioactive pollution, or by fume, odour, steam, gas, oil, or waste liquid
- Penalties, fine payments, or any punitive compensations
- Liabilities to be borne by participants pursuant to an agreement concluded with other parties, excluding those to be borne by participants even if such agreement does not exist

Further details on the exclusions to the policy are provided in the OCIP Guidebook.

2.4.1.6 Premium Payment

C-15 Participants who wish to opt into the Organiser's OCIP policy must pay the applicable premium. The premium will be calculated (pro rata) based on the contract value of works, and must be paid within 30 working days of receipt of the invoice. The insurance rate applied during the construction and exhibit installation phase is:

AED 0.00072816
per contract value

C-16 As detailed in the OCIP Project Declaration and Endorsement Manual, participants must pay the applicable premium following any endorsements to projects that have exceeded the 20% variance cap in previously declared contract value.

Details on the applicable rate during the decommissioning and removal phase as well as the payment method will be shared directly with the participants through the Participant Portal, at least 6 months prior to the conclusion of the Expo event.

C-17 Participants must bear all costs associated with the administration and settlement of their claims.

2.4.2 Option 2: Participant-Arranged Construction Insurance Including TPL Insurance

C-18 Participants who wish to arrange their own Construction Insurance, including TPL Insurance, must ensure that their policy complies with the requirements of the Organiser, providing coverage to their construction, installation, extension, decommissioning, and removal works.

2.4.2.1 Insurance Coverage

Contract Works

C-19 Participants must ensure that their Construction Insurance, including TPL Insurance, provides coverage for legal liabilities for or arising from the following contract works and property that they own, rent, keep, or control:

- Construction, installation, extension, decommissioning, and removal works
- Materials, supplies, or equipment used in the works
- Property (including equipment) provided by participants
- Inventory for construction works
- Machinery, tools, and mechanical equipment used for the works, offsite office spaces, workers' living quarters, and other temporary facilities

Third-Party Liability

C-20 Participants must ensure that their Construction Insurance, including TPL Insurance, provides coverage for legal liabilities for or arising from:

- Third-party personal injury
- Loss of, damage to, destruction of, or loss of use of a third-party's property
- Interference to a third-party's property or the enjoyment of its use by obstruction, stoppage of traffic, trespass, loss of amenities, nuisance, infringement of light or air, easement or quasi easement, interruption, denial of access, loss of trade, or other deprivations caused by an occurrence during the policy's period of coverage

2.4.2.2 Insured Amount

Contract Works

C-21 Participants must ensure that the amount insured for their contract works under their Construction Insurance, including TPL Insurance, is determined based on the total contract price of the works. The insurance policy must automatically provide coverage for any increase in the total contract value of the works. Participants must assess the amount to be insured but, as a minimum, the limit must be no less than 15% of the estimated total contract price.

Third-Party Liability

C-22 Participants must ensure that the limit of liability for third parties (for each and every occurrence) under their Construction Insurance, including TPL Insurance, is:

AED 55,000,000
for participants who will build their own pavilion

AED 18,375,000
for participants who will rent a pavilion

2.4.2.3 Extensions to the Insurance Coverage

C-23 Participants must ensure that their procured Construction Insurance, including TPL Insurance, includes extensions of coverage for the following items, with limits in proportion to the size and complexity of the construction activity (unless stated otherwise):

- Debris removal: Amount equal to 15% of the total contract price
- Professional fees: Amount equal to 15% of the total contract price
- Automatic increase in contract price
- Expediting expenses
- Inland transit, offsite storage, and temporary removal
- Existing and surrounding property of the Organiser (AED 25,000,000)
- Additional cost of construction and reconstruction
- Public authorities

3 Marine/Goods in Transit Insurance

The movement of property and goods to and from the Expo site forms an integral part of the participants' journey. Most modes of transport offer limited liability, hence participants need insurance to provide coverage for their property and goods while in transit.

Marine/Goods in Transit Insurance provides coverage for property and goods against loss or damage while in transit by air, ocean, or road. This chapter details the specific requirements when arranging Marine/Goods in Transit Insurance to ensure proper coverage during the transport of property and goods to and from the Expo site.

C-24 Participants must arrange Marine/Goods in Transit Insurance to provide coverage for loss of, damage to, or destruction of their property and goods while in transit, and during loading and unloading.

3.1 Insurance Coverage

C-25 Participants must ensure that their Marine/Goods in Transit Insurance provides coverage for their property and goods while in transit to or from the Expo site. Property and goods include, but not limited to, construction materials, exhibits, and non-exhibit artworks. The insurance coverage must be in accordance with the following Institute Clauses or other internationally recognised equivalents:

- Institute Cargo Clauses (A) Cl 252 1.1.82
- Institute Cargo Clauses (Air) Cl 259 1.1.82
- Institute War Clauses (Cargo) Cl 255 1.1.82
- Institute War Clauses (Air Cargo) Cl 258 1.1.82
- Institute Strike Clauses (Cargo) Cl 256 1.1.82
- Institute Strike Clauses (Air Cargo) Cl 260 1.1.82

3.2 Coverage Period

C-26 Participants must ensure that their Marine/Goods in Transit Insurance provides coverage from the loading point of their property/goods at the point of origin anywhere in the world to the final destination at the Expo site and, as applicable, from the Expo site to the return point of the property/goods anywhere in the world.

3.3 Insured Amount

C-27 Participants must ensure that the amount insured under their Marine/Goods in Transit Insurance is the replacement, agreed, or assessed value of their insured property/goods with an appropriate limit on any one item/conveyance and location.

3.4 Extensions to the Insurance Coverage

C-28 Participants must ensure that their Marine/Goods in Transit Insurance includes extensions of coverage for debris removal and loading/unloading in accordance with the Institute Clauses or other internationally recognised equivalents.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4 Property Insurance

The Expo site will house two types of participant property: structure and contents. The Organiser recognises that such property needs to be protected with proper insurance to provide coverage against loss or damage.

Property Insurance provides protection for physical property and equipment against loss or damage from theft, fire, or other perils. This chapter details the specific requirements when arranging Property Insurance to ensure proper coverage on the Expo site.

C-29 Participants who will build their own pavilion must arrange Property Insurance to provide coverage for loss, damage, or theft of their property.

C-30 Participants who will rent a pavilion must arrange Property Insurance for their property within their pavilion. Insurance for the pavilion building will be arranged by the Organiser at the participants' cost.

4.1 Insurance Coverage

C-31 Participants must ensure that their Property Insurance provides coverage against all risks of direct physical losses or damage, except for the explicitly indicated exclusions in their policy, to the insured property due to natural disasters, accidents, or incidents such as fire, aircraft, explosion, lightning, storm, tempest, flood, impact on and breakdown of their property, and theft. The Property Insurance must also provide compensation for other expenses related to such losses or damages.

C-32 Participants must ensure that their Property Insurance provides coverage for property that they own, rent, keep, or control at the Expo site, such as:

- Buildings and other structures
- Equipment
- Machinery and tools for any construction works (if not already covered under the Construction Insurance including TPL Insurance)
- Commodities and consumables
- Facilities, fixtures, and other movable goods
- Goods in storage
- Exhibits and non-exhibit artworks including all accessories and protectors

C-33 Participants must arrange Property Insurance for property that is stored in an offsite warehouse or storage location before such property is unloaded at the Expo site before the opening of the Expo event and/or until it is loaded out of the country after the conclusion of the Expo event.

4.2 Insured Parties

C-34 In addition to coverage for participants' property, the Property Insurance must also provide coverage for the property of the following parties as a minimum:

- Individuals or entities that provide participants with entertainment or media services or exhibits
- Any other individuals working on the Expo site to assist the participants in the delivery of Expo 2020 Dubai
- The Organiser

4.3 Coverage Period

C-35 Participants must ensure that the coverage period for the insured property under their Property Insurance is as follows:

- **For buildings and other structures built by them:** From the time of completion and delivery of the building or structure to the participant, until it is removed from the Expo site
- **For equipment, machinery, construction tools, commodities, consumables, facilities, fixtures and other movable goods, goods in storage, exhibits, and non-exhibit artworks:** From the time of unloading at the Expo site until it is loaded out of the site

4.4 Insured Amount

C-36 Participants must ensure that the amount insured under their Property Insurance is the replacement, agreed, or assessed value of the insured property.

4.5 Extensions to the Insurance Coverage

C-37 Participants must ensure that their Property Insurance includes extensions of coverage for the following items, with limits in proportion to the value and complexity of the insured property (unless stated otherwise):

- Debris removal: Amount equal to 15% of the total insured amount
- Professional fees: Amount equal to 15% of the total insured amount
- Expediting and mitigating expenses
- Temporary removal
- Automatic additions and deletions

5 Operational Public and Product Liability Insurance

At the core of Expo 2020 Dubai's vision is ensuring the health and safety of its workforce, participants, and visitors while at the Expo site.

The Organiser will arrange Operational Public and Product Liability Insurance to insure their legal liability and that of the participants against personal injury and/or property damage to third parties. This chapter details the coverage of and exclusions to the policy as well as the required insurance premium.

5.1 Insurance Coverage

At the minimum, the Operational Public and Product Liability Insurance will provide coverage for the following:

- Third-party personal injury and/or property damage that is caused by an accident resulting from the activities of the Organiser and the participants on the Expo site
- Third-party personal injury and/or property damage that is caused by an accident resulting from the products or commodities produced, sold, or distributed by the Organiser and the participants on the Expo site
- Third-party or passenger personal injury and/or property damage that is caused by an accident resulting from the use of any motorised or electric vehicle by the Organiser and the participants on the Expo site

The insurance coverage for accidents will include but not be limited to:

- Personal injury incurred to visitors by goods that they have bought from the Expo site
- Food poisoning of visitors due to unclean food served on the Expo site
- Third-party personal injury as a result of a contractor's negligence during an Expo-related construction activity
- Personal injury and/or property damage incurred to visitors by a fallen exhibit during the Expo event's operating hours

G-03 Participants who wish to conduct any operational activities outside the limits of the Expo site should procure Operational Public and Product Liability Insurance for these activities.

5.2 Insured Parties

The Operational Public and Product Liability Insurance provides coverage for both the Organiser and the participants.

5.3 Coverage Period

The Operational Public and Product Liability Insurance will be in effect from the start of the Expo event, or an earlier date at the discretion of the Organiser, up to the conclusion of the event, or a later date at the discretion of the Organiser.

5.4 Insured Amount

The limit of liability for each and every accident and the aggregate limit for product liability under the Organiser's Operational Public and Product Liability Insurance is:

AED 275,000,000

The insurance policy will also provide coverage for any associated legal costs.

5.5 Exclusions to the Policy

The following liabilities, losses, damages, and payments are not covered under the Organiser's Operational Public and Product Liability Insurance:

› Liabilities arising from war, warlike operations, hostilities, armed conflicts, terrorism, conspiracy insurrection, strike, riot, or civil commotion
› Liabilities arising from any intentional act or gross negligence of participants or their representatives
› Liabilities that are directly or indirectly caused by nuclear fission, nuclear fusion, nuclear weapon, nuclear material, nuclear radiation, or radioactive contamination
› Liabilities caused by pollution of atmosphere, land, or water, and any other non-radioactive pollution, or by fume, odour, steam, gas, oil, or waste liquid
› Losses caused by asbestos, silica, electromagnetic wave, transgenic products, or toxic mould
› Penalties, fine payments, or any punitive compensations
› Liabilities to be borne by participants pursuant to an agreement concluded with other parties, excluding those to be borne by participants even if such agreement does not exist
› Liabilities incurred to participants' employees
› Liabilities caused by a motor vehicle that is owned, possessed, or used by a participant
› Losses incurred to property that is owned, kept, rented, or controlled by a participant or its representative or employee
› Losses caused by latent defects in buildings
› Liabilities arising from aircraft, waterborne, or mechanically propelled vehicles

5.6 Premium Payment

C-38 Participants must pay the premium for the Operational Public and Product Liability Insurance to the Organiser. The premium will be calculated (pro rata) based on the gross floor area that participants occupy on the Expo site. The premium must be paid within 30 working days of receipt of the invoice or request for payment from the Organiser. Details on the rate and payment method will be published on the Participant Portal, at least 6 months prior to the opening of the Expo event.

C-39 Participants must bear all costs associated with the administration and settlement of their claims.

C-40 Participants must pay the respective deductible for claims under the Operational Public and Product Liability Insurance. The deductible structure for this insurance will be communicated through the Participant Portal at least 6 months before the Expo event.

6 Insurances Required by Law

The UAE Government actively implements laws and regulations to enforce the arrangement of mandatory insurances for the well-being and welfare of individuals and businesses across the country.

Participants are required to obtain Workers' Compensation and Employer's Liability Insurance, Motor Vehicle Insurance, and Medical Insurance to comply with the basic insurance requirements by the UAE Government in order for them to operate on the Expo site.

6.1 Workers' Compensation and Employer's Liability Insurance

In accordance with UAE Federal Law No. 8 of 1980 and subsequent amendments, Workers' Compensation and Employer's Liability Insurance helps protect businesses against death, bodily injury, and illness of an employee arising out of work-related exposures.

C-41 Participants with employees domiciled in the UAE must arrange Workers' Compensation Insurance with extension for Employer's Liability Insurance for a minimum limit of liability of AED 1,000,000 per occurrence, in accordance with the laws and regulations of the UAE. The insurance policy must be maintained throughout the employment of the employees while involved in the delivery of Expo 2020 Dubai.

C-42 Participants with employees domiciled in countries outside the UAE must arrange Workers' Compensation Insurance with extension for Employer's Liability Insurance, as required and in compliance with the laws and regulations of the employees' country of residence, as a minimum. The insurance policy must be maintained throughout the employment of the employees while involved in the delivery of Expo 2020 Dubai.

C-43 If not already covered under the Workers' Compensation Insurance and/or Employer's Liability Insurance, then participants must arrange separate insurance policy for the repatriation of employees to their country of origin in consequence of death, injury, or sickness. The insurance policy must be maintained throughout the employment of the employees while involved in the delivery of Expo 2020 Dubai.

6.2 Motor Vehicle Insurance

Motor Vehicle Insurance provides coverage for liabilities against vehicle damage or injuries to passengers, pedestrians, or other drivers.

C-44 Participants must arrange Motor Vehicle Insurance for all their vehicles driven within the UAE. The insurance policy must be compliant with the requirements of the UAE Insurance Authority, as a minimum. Proof of insurance must be present in the participants' vehicles at all times.

6.3 Medical Insurance for Employees

Medical Insurance helps protect an individual from financial loss for costs incurred due to sickness or injury.

C-45 Participants must arrange Medical Insurance for all their employees that are domiciled in the UAE. The insurance policy must be compliant with the laws and regulations of the UAE, as a minimum, and must be maintained throughout the employment of the employees while involved in the delivery of Expo 2020 Dubai.

C-46 For all employees that are physically present in the UAE for the delivery of Expo 2020 Dubai but are domiciled in countries outside the UAE, participants must arrange adequate Medical Insurance. The insurance policy must comply with the applicable laws and regulations of the employees' country of residence (as a minimum), or as is customary for such employees in their country of residence. The policy must be maintained throughout the period of employment of the participants' employees for the delivery of Expo 2020 Dubai.

C-47 If not already covered under the Medical Insurance, or if coverage is not arranged in accordance with Section 6.1, then participants must arrange separate insurance policy for the repatriation of employees to their country of origin in consequence of death, injury, or sickness. The insurance policy must be maintained throughout the employment of the employees while involved in the delivery of Expo 2020 Dubai.

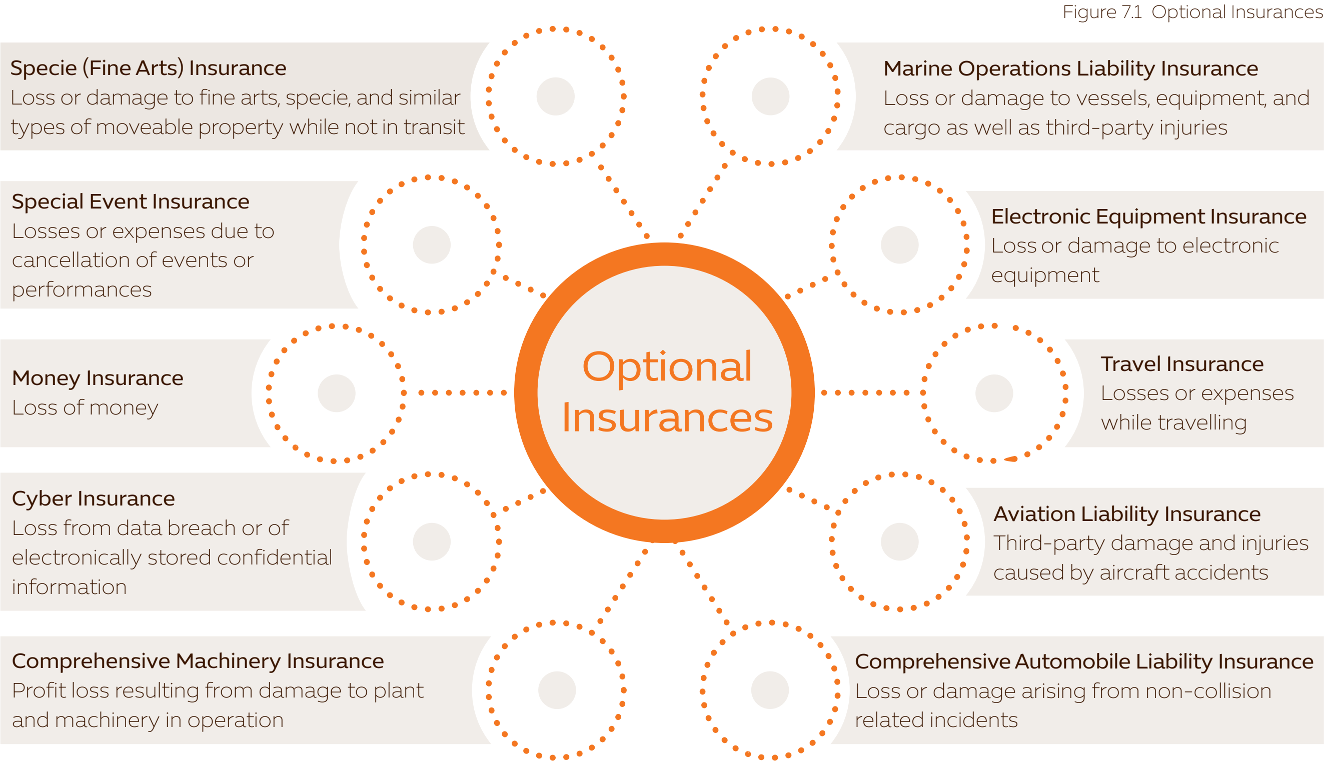
7 Optional Insurances

The journey of the participants needs to be effectively planned to manage adverse circumstances.

The Organiser recognises that participants may wish to conduct specific activities on the Expo site that may not be covered under the insurances discussed in the previous chapters. In such case, participants may need to arrange additional insurances to provide them coverage for such activities and other risks that they may face throughout their journey.

G-04 In addition to the compulsory insurances mentioned in Section 1.1 and depending on their operational requirements, participants should arrange the insurances in Figure 7.1 with their preferred insurer to provide additional coverage for their specific assets and activities. Further details on the coverage of each insurance in Figure 7.1 are provided in the Definitions section.

Figure 7.1 Optional Insurances



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